

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: APOSTOLOPOULOS, DAN

§ Case No. 09-74652

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Debtor(s)

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**NOTICE OF AMENDED TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that STEPHEN G. BALSLEY, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Courthouse  
327 South Church Street  
Room 1100  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 12/18/2013 in Courtroom 3100, United States Courthouse, U.S. Courthouse  
327 South Church Street  
Courtroom 3100  
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date:   /  /  

By:   /s/ STEPHEN G. BALSLEY  

Trustee, Bar No.: 1048412

STEPHEN G. BALSLEY  
6833 STALTER DRIVE  
ROCKFORD, IL 61108  
(815) 962-6611  
sbalsley@bslbv.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: APOSTOLOPOULOS, DAN

§ Case No. 09-74652

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Debtor(s)

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**SUMMARY OF AMENDED TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 14,735.38  
*and approved disbursements of* \$ 7,235.38  
*leaving a balance on hand of* <sup>1</sup> \$ 7,500.00

**Balance on hand:** \$ 7,500.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 7,500.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - STEPHEN G. BALSLEY	1,465.90	715.90	750.00
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera	5,062.06	3,410.06	1,652.00
Attorney for Trustee, Expenses - Barrick, Switzer, Long, Balsley & Van Evera	524.65	524.65	0.00
Charges, U.S. Bankruptcy Court	760.00	760.00	0.00

Total to be paid for chapter 7 administration expenses: \$ 2,402.00

Remaining balance: \$ 5,098.00

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 5,098.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 5,098.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 65,625.56 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 9.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	0.00	0.00	0.00
1 -2	Discover Bank	231.60	4.73	18.00
2	Attorney Ronald P Strojny, Sr	1,200.00	24.49	93.22
3	FIA CARD SERVICES, N.A.	57,856.53	1,180.92	4,494.47
4	American Express Bank, FSB	540.85	11.04	42.01
5	American Express Centurion Bank	901.55	18.40	70.04
6	WORLD'S FOREMOST BANK	4,895.03	99.91	380.26

Total to be paid for timely general unsecured claims: \$ 5,098.00

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/STEPHEN G. BALSLEY  
Trustee, Bar No.: 1048412

STEPHEN G. BALSLEY  
6833 STALTER DRIVE  
ROCKFORD, IL 61108  
(815) 962-6611  
sbalsley@bslbv.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Dan Apostolopoulos  
 Debtor

Case No. 09-74652-TML  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: jclarke  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Nov 19, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2013.

db  
 14619794 #+Dan Apostolopoulos, 300 Spring Creek Road, Barrington, IL 60010-9600  
 14619794 +Allegiancebk, 7905 W 171, Tinley Park, IL 60477-3244  
 14619795 +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
 19076442 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 19076443 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 14619796 +Americas Servicing Co, Attention: Bankruptcy, 1 Home Campus, Des Moines, IA 50328-0001  
 18763427 +Attorney Ronald P Strojny, Sr, 5839 W 35th Street, Cicero, IL 60804-4255  
 18895853 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102)  
 14619797 #+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
 14619798 +Bank Of America, Attn: Bankruptcy NC4-105-02-99, Po Box 26012, Greensboro, NC 27420-6012  
 14619800 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195)  
 14619799 +Chase, 800 Brooksedge Blv, Westerville, OH 43081-2822  
 14619801 +Clerk, Chancery, Doc # 09-CH-00648, 50 W Washington St., Room 802, Chicago, IL 60602-1305  
 14619802 +Clerk, First Municipal Division, Doc # 2007-M1-251709, 50 W Washington St., Room 1001, Chicago, IL 60602-1316  
 14619803 +Clerk, McHenry County Circuit, ATTN: Docket # 09 CH 663, 2200 N. Seminary Avenue, Woodstock, IL 60098-2697  
 14619804 Codilis & Associates, 15 W 030 N Frontage Road, Suite 100, Burr Ridge, IL 60527  
 14619807 +Kalaras Nagelo, c/o Attorney Larry J Meyer, 205 W Randolph, #820, Chicago, IL 60606-1814  
 14619808 +Macys/fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 14619809 +National City, Attention: Bankruptcy Department, 6750 Miller Rd, Brecksville, OH 44141-3262  
 16877574 +Renee M Babcoke Esq, 425 N Miami Street, Miller Beach, IN 46403-2075  
 14619810 +Sarkis Terzian, 590 S Vincent Ave, Azusa, CA 91702-5130  
 16877575 +Sellas Construction Inc, C/O Renee M Babcoke Esq, 425 N Miami Street, Miller Beach, IN 46403-2075  
 14619811 #+Soula Apostolopoulos, 300 Spring Creek Road, Barrington, IL 60010-9600  
 14619812 +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475  
 14619806 ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001  
 (address filed with court: Homeq, Attn: Bankruptcy Department, 1100 Corporate Center, Raleigh, NC 27607)  
 19095230 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
 14619813 +Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

18759975 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 20 2013 01:25:12 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 14619805 +E-mail/PDF: mrdiscen@discoverfinancial.com Nov 20 2013 01:25:12 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 18763431 +E-mail/Text: rpstrojny@yahoo.com Nov 20 2013 01:10:34 Ronald P Strojny, Sr,  
 5839 W 35th Street, Cicero, IL 60804-4255

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 21, 2013

Signature: /s/Joseph Speetjens

District/off: 0752-3

User: jclarke  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Nov 19, 2013

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2013 at the address(es) listed below:

Carole J. Ryczek on behalf of Trustee Stephen G Balsley carole.ryczek@usdoj.gov  
Carole J. Ryczek on behalf of Plaintiff Patrick S Layng carole.ryczek@usdoj.gov  
George P Hampilos on behalf of Defendant Dan Apostolopoulos georgehamp@aol.com,  
kris@hampilos-langley.com  
Holly L Carto on behalf of Creditor Archer Bank, successor by merger with Allegiance  
Community Bank hcarto@llflegal.com  
Jose G Moreno on behalf of Creditor America's Servicing Company as servicer for Deutsche Bank  
National Trust Company, as Trustee of the Morgan Stanley Mortgage Loan Trust 2005-6AR  
nd-one@il.cslegal.com  
Jose G Moreno on behalf of Creditor HomEq Servicing as servicer for The New York Mellon Trust  
Company, National Association as grantor trustee of the Protium Master Grantor Trust  
nd-one@il.cslegal.com  
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov  
Ronald P Strojny, Jr on behalf of Interested Party Ronald P Strojny, Jr rpstrojny@yahoo.com  
Stephen G Balsley on behalf of Plaintiff Stephen G Balsley sbalsley@bslbv.com, IL47@ecfcbis.com  
Stephen G Balsley on behalf of Trustee Stephen G Balsley sbalsley@bslbv.com, IL47@ecfcbis.com  
Stephen G Balsley sbalsley@bslbv.com, IL47@ecfcbis.com  
Thomas E. Laughlin on behalf of Other Prof. Thomas E. Laughlin tloff@aol.com

TOTAL: 12